

Raiffeisen Group key figures <sup>1)</sup>	31.12.15	30.06.15	31.12.14	31.12.13	31.12.12	31.12.11
<b>Balance sheet (CHF million)</b>						
<b>Total assets</b>	<b>205,748</b>	<b>201,107</b>	<b>188,404</b>	<b>176,324</b>	<b>167,854</b>	<b>155,602</b>
Amounts due to customer deposits	150,272	146,381	141,545	135,001	128,822	116,427
Medium-term notes	1,647	1,930	2,262	3,056	4,230	5,743
<b>Client monies</b>	<b>151,920</b>	<b>148,310</b>	<b>143,807</b>	<b>138,057</b>	<b>133,052</b>	<b>122,170</b>
Receivables from clients	7,885	7,434	7,815	7,664	7,736	7,594
Mortgage receivables	158,594	154,460	150,731	143,497	135,762	128,327
<b>Loans</b>	<b>166,479</b>	<b>161,894</b>	<b>158,546</b>	<b>151,162</b>	<b>143,499</b>	<b>135,920</b>
Client monies in % of loans to clients	91.3%	91.6%	90.7%	91.3%	92.7%	89.9%
Equity (including minority interests)	13,326	12,660	12,060	11,208	10,498	9,875
ROE (Group return on equity) <sup>2)</sup>	6.4%	6.4%	6.5%	6.6%	6.2%	6.2%
<b>Income statement (CHF million)</b>						
Gross profit from interest business	2,187.9	1,095.8	2,133.6	2,130.5	2,092.6	2,075.8
Net profit from interest business	2,176.8	1,092.6	2,135.3	2,135.2	2,089.5	2,083.2
Net income from commission business and service transactions	462.7	233.5	429.0	395.7	367.7	243.0
Net trading income	209.3	106.9	157.8	185.4	190.5	137.4
Other ordinary result	167.1	73.7	106.7	79.1	61.4	57.2
Personnel expenditure	-1,329.8	-653.5	-1,265.1	-1,209.6	-1,283.3	-1,070.6
Material expenditure	-557.6	-259.0	-500.1	-513.2	-502.3	-450.8
<b>Total operating expenditure</b>	<b>-1,887.4</b>	<b>-912.5</b>	<b>-1,765.3</b>	<b>-1,722.8</b>	<b>-1,785.6</b>	<b>-1,521.3</b>
Value adjustments on participations and depreciation of tangible fixed assets and intangible assets	-181.3	-89.1	-163.8	-178.4	-198.4	-239.4
Value adjustments, provisions and losses	-3.8	-2.5	-8.7	-23.0	-23.9	-18.9
<b>Operating result</b>	<b>943.4</b>	<b>502.6</b>	<b>891.0</b>	<b>871.2</b>	<b>701.1</b>	<b>741.2</b>
Extraordinary income	63.7	-1.6	46.4	17.5	82.7	-0.1
<b>Profit before tax</b>	<b>1,007.0</b>	<b>501.1</b>	<b>937.5</b>	<b>888.7</b>	<b>783.9</b>	<b>741.2</b>
Taxes	-200.7	-105.1	-176.7	-172.8	-149.4	-145.9
<b>Group profit</b>	<b>807.7</b>	<b>394.8</b>	<b>759.4</b>	<b>716.5</b>	<b>634.8</b>	<b>595.3</b>
Cost/income ratio	62.6%	60.4%	62.4%	61.7%	65.8%	60.5%
<b>Equity capital (CHF million)</b>						
Risk-weighted positions	87,459	85,616	83,520	80,524	79,276	74,359
Mandatory capital	6,997	6,849	6,682	6,442	6,342	5,949
Eligible "hard" core capital (net CET1) <sup>3)</sup>	12,545	12,105	11,719	10,955	9,970	9,586
Total eligible capital (regulatory capital)	14,369	13,864	12,760	12,005	10,190	12,198
<b>Core Capital ratio (CET1- ratio)</b>	<b>14.3%</b>	<b>14.1%</b>	<b>14.0%</b>	<b>13.6%</b>	<b>12.6%</b>	<b>12.9%</b>
<b>Total capital ratio</b>	<b>16.4%</b>	<b>16.2%</b>	<b>15.3%</b>	<b>14.9%</b>	<b>12.9%</b>	<b>16.4%</b>
<b>Leverage Ratio</b>	<b>6.7%</b>	<b>6.5%</b>	<b>6.4%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
<b>Value adjustments, provisions and losses (CHF million)</b>						
<b>Value adjustments and provisions</b>						
Provisions for default risks (incl. OTC-provisions)	238.0	238.5	236.0	251.6	270.0	286.9
– in % of loans to clients	0.143%	0.147%	0.149%	0.166%	0.188%	0.211%
Provisions for other business risks	22.6	30.9	44.0	50.1	39.0	15.2
Provisions for legal expenses	9.0	13.1	13.1	13.7	12.5	12.7
Provision for deferred taxes	830.8	814.4	793.4	765.6	730.5	670.6
Impaired loans (gross)	873.3	952.5	915.1	918.9	990.8	1,008.9
Impaired loans (net)	228.7	256.6	254.0	273.0	293.1	310.1
Non-performing loans	n.a.	521.3	461.9	378.9	389.7	389.0
<b>Losses for the period</b>						
Reported losses from lending business	1.0	0.4	1.4	1.1	1.0	1.2
Appropriate application of provisions for default risks	27.7	6.1	17.7	16.7	26.0	20.3
Total losses on lending business (annulized)	28.7	12.9	19.1	17.8	26.9	21.5
– in % of loans	0.017%	0.008%	0.012%	0.012%	0.019%	0.016%
Registered other losses	1.7	0.6	2.1	4.2	3.4	4.3
Appropriate application of provisions for other risks	14.4	13.0	15.5	7.2	2.4	9.0
Gross new provisions for default risks <sup>2)</sup>	67.0	77.6	71.7	62.4	68.3	69.5
– in % of loans	0.041%	0.048%	0.046%	0.042%	0.049%	0.053%

<b>Raiffeisen Group key figures <sup>1)</sup></b>	<b>31.12.15</b>	<b>30.06.15</b>	<b>31.12.14</b>	<b>31.12.13</b>	<b>31.12.12</b>	<b>31.12.11</b>
<b>Additional information</b>						
<b>Market data</b>						
Market share in mortgages (%)	16.9%	16.7%	16.6%	16.3%	16.1%	16.1%
Number of cooperative members	1,862,032	1,855,242	1,846,747	1,828,202	1,794,855	1,747,352
<b>Client assets</b>						
Custody account volumes (CHF million)	45,189	41,983	42,892	41,353	41,085	28,229
Assets under management (CHF million)	207,469	200,319	197,109	187,297	173,149	145,967
<b>Resources</b>						
Number of employees	11,046	10,760	10,755	10,593	10,540	9,770
Number of trainees	765	775	784	791	820	768
Number of full-time positions	9,286	9,019	9,028	8,887	8,797	8,167
Number of Raiffeisen banks	292	292	305	316	321	328
Number of branches of Raiffeisen banks	673	684	682	690	736	756
Number of branches of Raiffeisen Switzerland	6	6	6	6	6	6
Number of sub-branches of Raiffeisen Switzerland	10	10	10	8	8	8
Total number of Raiffeisen locations	994	1,004	1,015	1,032	1,084	1,098
<b>Long-term rating</b>						
Moody's Long-term rating	Aa2	Aa2	Aa3	Aa3	Aa2	Aa2

<sup>1)</sup> All values according to the new accounting rules for banks (ARB)

<sup>2)</sup> Half year figures projected for the whole year

<sup>3)</sup> Half year figures include group profit